

**Fill in this information to identify the case:**

Debtor 1 ERVIN FRANK LAYER

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Texas  
(State)

Case number 19-41969-BTR-13

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

COMMUNITY LOAN SERVICING, LLC  
Name of creditor: \_\_\_\_\_

Court claim no. (if known): 8

Last 4 digits of any number you use to  
identify the debtor's account: 0 6 8 9

**Date of payment change:**  
Must be at least 21 days after date of this notice 08 / 01 / 2021

**New total payment:** \$ 1,729.65  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 895.62

New escrow payment: \$ 895.58

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 ERVIN FRANK LAYER  
First Name Middle Name Last Name

Case number (if known) 19-41969-BTR-13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

*Check the appropriate box.*

- ☐ I am the creditor  
☐ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ PAUL KIM  
Signature

Date 07 / 01 / 2021

Print: PAUL KIM  
First Name Middle Name Last Name

Title ATTORNEY FOR CREDITOR

Company BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP

Address 4004 Belt Line Rd Ste. 100  
Number Street

ADDISON, TEXAS 75001  
City State ZIP Code

Contact phone (972) 386- 5040

Email EDECFC@BDFGROUP.COM

**CERTIFICATE OF SERVICE**

I hereby certify that on July 01, 2021, a true and correct copy of the Notice of Mortgage Payment Change was served via electronic means as listed on the Court's ECF noticing system or by regular first class mail to the parties listed on the attached list.

Respectfully submitted,

BARRETT DAFFIN FRAPPIER  
TURNER & ENGEL, LLP

BY: /s/ PAUL KIM 07/01/2021

PAUL KIM  
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E-mail: EDECF@BDFGROUP.COM  
ATTORNEY FOR CREDITOR

**BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL:**

**DEBTOR:**

ERVIN FRANK LAYER  
9814 FAIRCREST DRIVE  
DALLAS, TX 75238

**DEBTOR'S ATTORNEY:**

GREGORY W. MITCHELL  
1412 MAIN STREET  
SUITE 500  
DALLAS, TX 75202

**TRUSTEE:**

CAREY D. EBERT  
P O BOX 941166  
PLANO, TX 75094-1166